

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Elizabeth M Harris

Debtor(s)

Case No. 15 B 05941

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/21/2015.
- 2) The plan was confirmed on 06/04/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/06/2016.
- 5) The case was Dismissed on 06/27/2016.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$6,442.59
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$6,442.59**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$239.34
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$239.34**

Attorney fees paid and disclosed by debtor: \$350.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AlliedInterstate	Unsecured	1,401.67	NA	NA	0.00	0.00
AlliedInterstate	Unsecured	0.00	NA	NA	0.00	0.00
American Credit Acceptance	Unsecured	NA	0.00	231.79	0.00	0.00
American Credit Acceptance	Secured	16,836.00	17,067.79	16,836.00	5,520.30	682.95
American InfoSource LP as agent for	Unsecured	0.00	719.09	719.09	0.00	0.00
Automated Recovery Systems Inc	Unsecured	11,680.00	11,680.00	11,680.00	0.00	0.00
Bank Of America	Unsecured	2,047.00	2,047.40	2,047.40	0.00	0.00
City of Chicago Department of Revenue	Unsecured	1,290.43	1,460.43	1,460.43	0.00	0.00
Clark County Collectio	Unsecured	262.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	503.49	271.47	271.47	0.00	0.00
Credit Collections Svc	Unsecured	179.00	NA	NA	0.00	0.00
Department Of Education	Unsecured	24,344.00	24,597.23	24,597.23	0.00	0.00
Department Of Education	Unsecured	0.00	14,565.08	14,565.08	0.00	0.00
Dolr Ln Cent	Unsecured	262.00	NA	NA	0.00	0.00
Escallate Llc	Unsecured	246.00	NA	NA	0.00	0.00
Grant & Weber Inc	Unsecured	9,625.00	NA	NA	0.00	0.00
Illinois Collection Service/ICS	Unsecured	82.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	0.00	182.23	182.23	0.00	0.00
Medicredit, Inc	Unsecured	190.00	NA	NA	0.00	0.00
National Credit Adjusters	Unsecured	404.00	404.56	404.56	0.00	0.00
Northwest Collectors	Unsecured	700.00	NA	NA	0.00	0.00
Northwest Collectors	Unsecured	400.00	NA	NA	0.00	0.00
Oak Lawn Police Department	Unsecured	0.00	250.00	250.00	0.00	0.00
Peoples Gas	Unsecured	46.00	NA	NA	0.00	0.00
Plusfour Inc	Unsecured	72.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,143.00	1,142.99	1,142.99	0.00	0.00
Portfolio Recovery Associates	Unsecured	323.00	NA	NA	0.00	0.00
Stellar Recovery Inc	Unsecured	357.00	NA	NA	0.00	0.00
United Student Aid Funds Inc	Unsecured	4,307.00	4,250.88	4,250.88	0.00	0.00
ZFN & Associates	Unsecured	404.56	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,836.00	\$5,520.30	\$682.95
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$16,836.00</b>	<b>\$5,520.30</b>	<b>\$682.95</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$61,803.15</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$239.34</u>
Disbursements to Creditors	<u>\$6,203.25</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$6,442.59</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/07/2016

By: /s/ Marilyn O. Marshall

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.